

CalPERS SELF-FUNDED HEALTH PLANS

Incurred Loss Ratio ¹ - Attachment 1				
	2009 Year	2010 Year	Jan - Jun 2010	Jan - Jun 2011
Care Basic	131%	113%	110%	110%
Choice Basic	126%	109%	103%	105%
Select Basic	88%	77%	75%	66%
Care Supplemental	120%	110%	83%	110%
Choice Supplemental	123%	109%	111%	111%
Select Supplemental	147%	133%	128%	131%
All Plans	125%	108%	101%	105%

Gain/Loss by Plan (\$000) - Attachment 2				
Plan	2009 Year	2010 Year	Jan - Jun 2010	Jan - Jun 2011
Care Basic	(\$39,107)	(\$18,170)	(\$7,296)	(\$6,786)
Choice Basic	(\$222,354)	(\$92,635)	(\$18,261)	(\$26,522)
Select Basic	\$3,392	\$10,863	\$5,466	\$13,262
Care Supplemental	(\$40,699)	(\$23,488)	\$21,525	(\$13,614)
Choice Supplemental	(\$29,391)	(\$16,862)	(\$9,883)	(\$11,570)
Select Supplemental	\$0	(\$414)	(\$78)	(\$257)
All Plans	(\$328,407)	(\$140,705)	(\$8,527)	(\$45,486)

¹ Incurred loss ratios illustrate each plan's operating margin. A 100% ratio is equal to break-even.
Values above 100% indicate a premium loss.

Trends Per Member Per Month (On Rolling 12 Month Basis) ² - Attachments 4a & 4b				
MEDICAL				
	2009 Year	2010 Year	Jul 2009 - Jun 2010	Jul 2010 - Jun 2011
Care Basic	11.7%	17.0%	21.4%	7.8%
Choice Basic	12.6%	5.7%	6.1%	10.7%
Select Basic	-23.3%	8.1%	-3.8%	-6.0%
Care Supplemental	4.7%	5.1%	5.8%	5.4%
Choice Supplemental	4.9%	5.4%	5.0%	8.5%
Select Supplemental	42.1%	24.3%	32.0%	19.6%
PHARMACY				
	2009 Year	2010 Year	Jul 2009 - Jun 2010	Jul 2010 - Jun 2011
Care Basic	7.1%	13.3%	10.4%	10.0%
Choice Basic	7.7%	8.3%	9.1%	4.5%
Select Basic	-2.8%	9.3%	10.2%	0.8%
Care Supplemental	8.4%	7.8%	10.6%	4.0%
Choice Supplemental	8.2%	6.7%	9.5%	4.4%
Select Supplemental	23.9%	5.4%	11.6%	6.3%

² Rolling 12 month trends illustrate the movement that has occurred during the preceeding twelve months.

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CLAIMS COST PER-MEMBER PER-MONTH - ATTACHMENT 3

Medical Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
1st Quarter 2010	\$600.30	\$295.13	\$193.64	\$188.00	\$142.81	\$169.92
2nd Quarter 2010	\$626.56	\$315.34	\$208.79	\$157.86	\$120.05	\$143.72
3rd Quarter 2010	\$629.45	\$347.11	\$211.02	\$153.61	\$120.82	\$141.82
4th Quarter 2010	\$684.30	\$353.23	\$190.00	\$146.38	\$112.69	\$169.83
1st Quarter 2011	\$588.08	\$324.75	\$154.21	\$199.12	\$159.23	\$166.39
2nd Quarter 2011	\$652.96	\$361.11	\$191.81	\$169.68	\$130.90	\$200.87
Pharmacy Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
1st Quarter 2010	\$170.75	\$93.94	\$50.94	\$258.03	\$234.52	\$263.28
2nd Quarter 2010	\$176.33	\$95.38	\$51.42	\$262.50	\$238.24	\$263.84
3rd Quarter 2010	\$177.15	\$94.37	\$50.16	\$263.28	\$239.65	\$287.87
4th Quarter 2010	\$180.76	\$96.37	\$50.97	\$260.81	\$238.87	\$315.27
1st Quarter 2011	\$185.01	\$96.25	\$49.31	\$264.61	\$243.31	\$278.20
2nd Quarter 2011	\$181.01	\$96.47	\$50.60	\$269.02	\$247.42	\$277.50
Total Claims per Member per Month						
	Care Basic	Choice Basic	Select Basic	Care Supp	Choice Supp	Select Supp
1st Quarter 2010	\$771.05	\$389.07	\$244.58	\$446.04	\$377.32	\$433.20
2nd Quarter 2010	\$802.89	\$410.72	\$260.22	\$420.36	\$358.29	\$407.56
3rd Quarter 2010	\$806.60	\$441.48	\$261.18	\$416.89	\$360.48	\$429.69
4th Quarter 2010	\$865.07	\$449.60	\$240.97	\$407.19	\$351.56	\$485.09
1st Quarter 2011	\$773.09	\$421.00	\$203.52	\$463.74	\$402.54	\$444.59
2nd Quarter 2011	\$833.97	\$457.57	\$242.41	\$438.69	\$378.32	\$478.37

Notes:

1. Prior quarters are updated for each report as actual claims runoff is realized.
2. Pharmacy costs exclude rebates.

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Assets and Reserves By Plan (\$000) - Attachment 5

	PERSCare		
	Basic	Supp	Total
Actuarial Assets 12/31/2010	\$58,748	\$72,950	\$131,698
Asset Change	(\$1,682)	\$504	(\$1,178)
Actuarial Assets 6/30/2011	\$57,066	\$73,454	\$130,520
Actuarial Reserve 12/31/2010	\$40,908	\$53,901	\$94,809
Actuarial Reserve 6/30/2011	\$41,987	\$57,457	\$99,443
Assets Less Reserves 6/30/2011	\$15,079	\$15,997	\$31,076
	PERS Choice		
	Basic	Supp	Total
Actuarial Assets 12/31/2010	\$353,709	\$41,813	\$395,522
Asset Change	\$37,742	(\$2,597)	\$35,145
Actuarial Assets 6/30/2011	\$391,451	\$39,216	\$430,666
Actuarial Reserve 12/31/2010	\$262,320	\$38,147	\$300,467
Actuarial Reserve 6/30/2011	\$281,937	\$40,691	\$322,628
Assets Less Reserves 6/30/2011	\$109,514	(\$1,475)	\$108,039
	PERS Select		
	Basic	Supp	Total
Actuarial Assets 12/31/2010	\$25,435	\$146	\$25,581
Asset Change	\$16,439	(\$180)	\$16,259
Actuarial Assets 6/30/2011	\$41,874	(\$35)	\$41,840
Actuarial Reserve 12/31/2010	\$10,097	\$397	\$10,494
Actuarial Reserve 6/30/2011	\$11,162	\$455	\$11,616
Assets Less Reserves 6/30/2011	\$30,713	(\$489)	\$30,223
	Total Program		
	Basic	Supp	Total
Actuarial Assets 12/31/2010	\$437,892	\$114,908	\$552,800
Asset Change	\$52,499	(\$2,273)	\$50,226
Actuarial Assets 6/30/2011	\$490,391	\$112,635	\$603,026
Actuarial Reserve 12/31/2010	\$313,325	\$92,445	\$405,770
Actuarial Reserve 6/30/2011	\$335,085	\$98,602	\$433,687
Assets Less Reserves 6/30/2011	\$155,306	\$14,033	\$169,338

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Ratio of Assets to the Actuarial Reserve (\$000) - Attachment 6

PERSCare			
	Basic	Supp	Total
Assets 6/30/2011	\$57,066	\$73,454	\$130,520
Actuarial Reserve 6/30/2011	\$41,987	\$57,457	\$99,443
Assets Above Actuarial Reserve	\$15,079	\$15,997	\$31,076
Ratio of Assets to the Actuarial Reserve	136%	128%	131%

PERS Choice			
	Basic	Supp	Total
Assets 6/30/2011	\$391,451	\$39,216	\$430,666
Actuarial Reserve 6/30/2011	\$281,937	\$40,691	\$322,628
Assets Above Actuarial Reserve	\$109,514	(\$1,475)	\$108,039
Ratio of Assets to the Actuarial Reserve	139%	96%	133%

PERS Select			
	Basic	Supp	Total
Assets 6/30/2011	\$41,874	(\$35)	\$41,840
Actuarial Reserve 6/30/2011	\$11,162	\$455	\$11,616
Assets Above Actuarial Reserve	\$30,713	(\$489)	\$30,223
Ratio of Assets to the Actuarial Reserve	375%	-8%	360%

Total Self-Funded Program			
	Basic	Supp	Total
Assets 6/30/2011	\$490,391	\$112,635	\$603,026
Actuarial Reserve 6/30/2011	\$335,085	\$98,602	\$433,687
Assets Above Actuarial Reserve	\$155,306	\$14,033	\$169,338
Ratio of Assets to the Actuarial Reserve	146%	114%	139%

Notes:

1. The Actuarial Reserve equals the Incurred But Not Reported (IBNR) reserve (without a contingency load) plus the Risk Based Capital Reserve (RBC) set at a 300% level.
2. Ratios above 100% indicate assets in excess of reserves.

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Enrollment Comparison for 2010 and 2011 - Attachment 7

Membership for 2010:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-10	17,061	50,702	218,693	40,010	9,785	265	336,516
Feb-10	16,873	50,641	218,203	40,470	9,952	266	336,405
Mar-10	16,707	50,531	217,797	40,750	10,108	266	336,159
Apr-10	16,566	50,395	217,306	41,038	10,187	272	335,764
May-10	16,402	50,196	215,704	41,246	10,229	281	334,058
Jun-10	16,316	50,098	215,772	41,588	10,304	284	334,362
Jul-10	16,256	50,008	216,302	42,098	10,695	294	335,653
Aug-10	16,099	49,963	215,744	42,543	10,833	299	335,481
Sep-10	15,971	49,863	215,513	42,909	10,934	302	335,492
Oct-10	15,919	49,909	215,394	43,806	11,274	330	336,632
Nov-10	15,824	49,839	214,919	44,113	11,440	334	336,469
Dec-10	15,696	49,700	214,053	44,387	11,568	339	335,743

Membership for 2011:

Members	Care Basic	Care Supp	Choice Basic	Choice Supp	Select Basic	Select Supp	Total
Jan-11	14,797	50,229	219,825	45,034	17,304	358	347,547
Feb-11	14,670	50,068	219,613	45,443	17,527	364	347,685
Mar-11	14,612	49,948	219,533	45,772	17,686	365	347,916
Apr-11	14,540	49,802	219,430	46,033	17,842	367	348,014
May-11	14,450	49,730	219,172	46,367	17,904	370	347,993
Jun-11	14,371	49,611	219,461	46,708	18,055	375	348,581
Jul-11							
Aug-11							
Sep-11							
Oct-11							
Nov-11							
Dec-11							